

RICHES HAVE WINGS.

DR. TALMAGE ON THE CURRENT FINANCIAL DISTURBANCE.

Right and Wrong Uses of Money—How Men Often Make Shipwreck of Character in Making Hastie to Be Rich—Consolation to the Unfortunate.

BROOKLYN, July 16.—Rev. Dr. Talmage has selected as his subject for today a topic of the greatest interest and timeliness—viz., "Comfort For Business Men," the text being Isaiah xl, 2. "Speak ye comfortably to Jerusalem."

What an awful six weeks in commercial circles! The crashing of banks from San Francisco to New York and from ocean to ocean. The complete uncertainty that has halted all styles of business for three months and the pressure of the money market for the last year have put all bargain makers at their wit's end. Some of the best men in the land have faltered—men whose hearts are enlisted in every good work and whose hands have blessed every great charity. The church of God can afford to extend to them her sympathies and plead before heaven with all availing prayer.

The schools such men have established, the churches they have built, the asylums and benevolent institutions they have fostered, will be their glory long after their banking institutions are forgotten. Such men can never fail. They have their treasures in banks that never break and will be millionaires forever. The stringency of the money market, I am glad to say, begins to relax. May the wisdom of Almighty God come down upon our national legislature at their convening next month in Washington and such results be reached as shall restore confidence and revive trade and multiply prosperities! Yet not only now in the time of financial disaster, but all through life, our active business people have a struggle, and I think it will be appropriate and useful for me to talk about their trials and try to offer some curative prescriptions.

OVERBURDENED BUSINESS MEN.

In the first place, I have to remark that a great many of our business men feel ruinous trials and temptations coming to them from small and limited capital in business. It is everywhere understood that it takes now three or four times as much to do business well as once it did. Once a few hundred dollars were turned into goods—the merchant would be his own store sweeper, his own salesman, his own bookkeeper. He would manage all the affairs himself, and everything would be neat. Wonderful changes have come. Costly apparatus, extensive advertising, exorbitant store rents, heavy taxation, expensive agencies, are only parts of the demand made upon our commercial men, and when they have found themselves in such circumstances with small capital they have sometimes been tempted to run against the rocks of moral and financial destruction.

This temptation of limited capital has ruined men in two ways. Sometimes they have shrunk down under the temptation. They have yielded the battle before the first shot was fired. At the first hard gun they surrendered. Their knees knocked together at the fall of the auctioneer's hammer. They blanched at the financial peril. They did not understand that there is such a thing as heroism in merchandise, and that there are Waterloo of the counter, and that a man can fight no braver battle with the sword than he can with the yardstick.

Their souls melted in them because sugars were up when they wanted to buy and down when they wanted to sell and unsalable goods were on the shelf and had debts in their ledger. The gloom of their contentances overshadowed even their dry goods and groceries. Despondency, coming from limited capital, blasted them. Others have felt it in a different way. They have said: "Here I have been trudging along. I have been trying to be honest all these years. I find it is of no use. Now it is make or break."

The small craft that could have stood the stream is put out beyond the light-house on the great sea of speculation. Stocks are the dice with which he gambles. He bought for a few dollars vast tracts of western land. Some man at the east living on a fat homestead meets this gambler of fortune and is persuaded to trade off his estate here for lots in a western city with large avenues and costly palaces and lake steamers smoking at the wharves and rail trains coming down with lightning speed from every direction. There it is all on paper! The city has never been built nor the railroads constructed, but everything points that way, and the thing will be done as sure as you live. And that is the process by which many have been tempted through limitation of capital into labyrinths from which they could not be extricated.

I would not want to chain honest enterprise. I would not want to block up any of the avenues for honest accumulation that open before young men. On the contrary, I would like to cheer them on and rejoice when they reach the goal, but when there are such multitudes of men going to ruin for this life and the life that is to come, lawful spheres of enterprise it is the duty of ministers of religion and the friends of all young men to utter a plain, emphatic, unmistakable protest. These are the influences that drown men in destruction and perdition.

MAKING HASTE TO BE RICH.

Again, a great many of our business men are tempted to overanxiety and care. You know that nearly all commercial businesses are overdone in this day. Smitten with the love of quick gain, our cities are crowded with men who do not care how money comes. Our best merchants are thrown into competition with men of more means and less conscience, and if an opportunity of accumulation be neglected one hour some one else picks it up. From January to December the struggle goes on. Night gives no quiet to limbs tossing in rest-

lessness, nor to a brain that will not stop thinking. The dreams are harrowed by imaginary loss and flashed with imaginary gains. Even the Sabbath cannot dam back the tide of anxiety, for this wave of worldliness dashes clear over the churches and leaves its foam on Bibles and prayer books.

Men who are living on salaries or by the culture of the soil cannot understand the wear and tear of body and mind to which our merchants are subjected when they do not know but that their livelihood and their business honor are dependent upon the uncertainties of the next hour. This excitement of the brain, this corroding care of the heart, this strain of effort that exhausts the spirit, sends a great many of our best men in midlife to the grave. They find that Wall street does not end at the East river. It ends at Greenwood! Their life dashed out against money safes. They trudge like camels, sweating from Aleppo to Damascus. They make their life a crucifixion. Standing behind desks and counters, banished from the fresh air, weighed down by carking cares, they are so many suicides.

Oh, I wish I could today rub out some of these lines of care; that I could lift some of the burdens from the heart; that I could give relaxation to some of these worn muscles! It is time for you to begin to take it a little easier. Do your best, and then trust God for the rest. Do not fret. God manages all the affairs of your life, and he manages them for the best. Consider the lilies—they always have robes. Behold the fowls of the air—they always have nests. Take a long breath. Be thankful because that God did not make you a pack horse. Dig yourselves out from among the hogheads and the shelves, and in the light of the holy Sabbath day resolve that you will give to the winds your fears, and your fretfulness, and your distresses. You brought nothing into the world, and it is very certain you can carry nothing out. Having food and raiment, be therewith content.

The merchant came home from the store. There had been great disaster there. He opened the front door and said in the midst of his family circle: "I am ruined. Everything is gone. I am all ruined." His wife said, "I am left," and the little child threw up its hands and said, "Papa, I am here." The aged grandmother seated in the room said, "Then you have all the promises of God beside, John." And he burst into tears and said: "God forgive me that I have been so ungrateful. I find I have a great many things left. God forgive me."

NEGLECT OF HOME LIFE.

Again, I remark that many of our business men are tempted to neglect their home duties. How often it is that the store and the home seem to clash, but there ought not to be any collision. It is often the case that the father is the mere treasurer of the family, a sort of agent to see that they have dry goods and groceries. The work of family government he does not touch. Once or twice in a year he calls the children up on a Sabbath afternoon when he has a half hour he does not exactly know what to do with, and in that half hour he disciplines the children and chides them and corrects their faults and gives them a great deal of good advice, and then wonders all the rest of the year that his children do not do better when they have the wonderful advantage of that semiannual castigation.

The family table, which ought to be the place for pleasant discussion and cheerfulness, often becomes the place of perilous expedition. If there be any blessing asked at all, it is cut off at both ends, and with the hand on the carving knife. He counts on his fingers, making estimates in the interstices of the repast. The work done, the hat goes to the head, and he starts down the street, and before the family has risen from the table he has bound up another bundle of goods and says to the customer, "Anything more I can do for you today, sir?"

A man has more responsibilities than those which are discharged by putting competent instructors over his children and giving them a drawing master and music teacher. The physical culture of the child will not be attended to unless the father looks to it. He must sometimes lose his dignity. He must unlimber his joints. He must sometimes lead them out to their sports and games. The parent who cannot forget the severe duties of life sometimes to fly the kite, and trundle the hoop, and chase the ball, and jump the rope with his children ought never to have been tempted out of a crusty and unredeemable solitariness.

If you want to keep your children away from places of sin, you can only do it by making your home attractive. You may preach sermons and advocate reforms and denounce wickedness, and yet your children will be captivated by the glittering saloon of sin unless you make your home a brighter place than any other place on earth to them. Oh, gather all charms into your house! If you can afford it, bring books and pictures and cheerful entertainments to the household. But, above all, teach those children, not by half an hour twice a year on the Sabbath day, but day after day, and every day teach them that religion is a great gladness that throws chains of gold about the neck; that it takes no spring from the foot, no bitterness from the heart, no sparkle from the eye, no ring from the laughter, but that "her ways are ways of pleasantness, and all her paths are peace."

I sympathize with the work being done in many of our cities by which beautiful rooms are set apart by our Young Men's Christian associations, and I pray God to prosper them in all things. But, I tell you, there is something back of that and before that. We need more happy, consecrated, cheerful Christian homes in America.

THE RIGHT USES OF MONEY.

Again, I remark that a great many of our business men are tempted to put the attainment of money above the value of the soul. It is a grand thing to have plenty of money. The more you get of it the better, if it come honestly and go usefully. For the lack of it sickness

dies without medicine, and hunger finds its coffin in the empty bread tray, and nakedness shivers for lack of clothes and fire. When I hear a man in canting tirade against money—a Christian man—as though it had no possible use on earth and he had no interest in it, I come almost to think that the heaven that would be appropriate for him would be an everlasting poorhouse!

While, my friends, we do admit there is such a thing as a lawful use of money—a profitable use of money—let us recognize also the fact that money cannot satisfy a man's soul; that it cannot glitter in the dark valley; that it cannot pay our fare across the Jordan of death; that it cannot unlock the gate of heaven. There are men in all occupations who seem to act as though they thought a pack of bonds and mortgages could be traded off for a title to heaven and as though gold would be a lawful tender in that place where it is so common that they make pavements out of it. Salvation by Christ is the only salvation. Treasures in heaven are the only incorruptible treasures.

Have you ever cycled out in the rule of loss and gain the sum, "What shall it profit a man if he gain the whole world and lose his soul?" However fine your apparel, the winds of death will flutter it like rags. Home spun and a threadbare coat have sometimes been the shadow of coming robes made white in the blood of the Lamb. The pearl of great price is worth more than any gem you can bring from the ocean, than Australian or Brazilian mines strung in one caracat. Seek after God, find his righteousness, and all shall be well here; all shall be well hereafter.

But I must have a word with those who during the present commercial calamities have lost heavily, or perhaps only a sharp discipline generally by which later he comes to larger success. It is all folly for a man to sit down in midlife discouraged. The marshals of Napoleon came to their commander and said, "We have lost the battle, and we are being cut to pieces." Napoleon took his watch from his pocket and said: "It is only 2 o'clock in the afternoon. You have lost that battle, but we have time enough to win another. Charge upon the foe!"

Though the meridian of life has passed with you and you have been routed in many a conflict, give not up in discouragement. There are victories yet for you to gain. But sometimes monetary disaster comes to a man when there is something in his age or something in his health or something in his surroundings which make him know well that he will never get up again.

In 1857 it was estimated that for many years previous to that time annually there had been 30,000 failures in the United States. Many of those persons never recovered from the misfortune. But let me give a word of comfort in passing. The sheriff may sell you out of many things, but there are some things of which he cannot sell you out. He cannot sell out your health. He cannot sell out your family. He cannot sell out your Bible. He cannot sell out your God. He cannot sell out your heaven. You have more than you have lost.

Sons and daughters of God, children of an eternal and all loving Father, mourn not when your property goes. The world is yours, and life is yours, and death is yours, and immortality is yours, and thrones of imperial grandeur are yours, and rivers of gladness are yours, and shining mansions are yours, and God is yours. The eternal God has sworn it, and every time you doubt it you charge the King of heaven and earth with perjury. Instead of complaining how hard you have it, go home, take up your Bible full of promises, get down on your knees before God and thank him for what you have instead of spending so much time in complaining about what you have not.

AN AWFUL SHIPWRECK.

Some of you remember the shipwreck of the Central America. This noble steamer had, I think, about 500 passengers aboard. Suddenly the storm came, and the surges trampled the decks and swung into the hatches, and there went up a hundred voiced death shriek. The foam on the jaw of the wave; the pitching of the steamer as though it were leaping a mountain; the dismal flare of the signal rockets; the long cough of the steam pipes; the hiss of the extinguished furnaces; the walking of God on the wave! The steamer went not down without a struggle.

As the passengers stationed themselves in rows to bale out the vessel, hark to the thump of the buckets as men unused to toil, with blistered hands and strained muscles, tug for their lives. There is a sail seen against the sky. The flash of the distress gun is sounded. Its voice is heard not, for it is choked in the louder booming of the sea. A few passengers escaped, but the steamer gave one great lurch and was gone! So there are some men who sail on prosperously in life. All's well, all's well. But at last some financial disaster comes—a eurodynd. Down they go! the bottom of this commercial sea strewn with shattered hulks.

But because your property goes do not let your soul go. Though all else perish, save that, for I have to tell you of a more stupendous shipwreck than that which I have just mentioned. God launched this world 6,000 years ago. It has been going on under freight of mountains and immortals, but one day it will stagger at the cry of fire. The timbers of rock will burn, the mountains flame like masts and the clouds like sails in the judgment hurricane. Then God shall take the passengers off the deck, and from the berths those who have long been asleep in Jesus, and he will set them far beyond the reach of storm and peril.

But how many shall go down? That will never be known until it shall be announced one day in heaven—the shipwreck of a world! Oh, my dear hearers, whatever you lose, though your houses go, though your lands go, though all your earthly possessions perish, may God Almighty, through the blood of the everlasting covenant, save all your souls.



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TODAY'S MARKETS.

Prices Current by Telegraph - Local and Portland Quotations.

SALEM, July 17, 4 p. m.—Office DAILY CAPITAL JOURNAL. Quotations for day and up to hour of going to press were as follows:

SALEM PRODUCE MARKET. PEAS—8 cents a gallon. Gooseberries—15 cts a gallon. Raspberries—red and black 4 to 5 cts. Cherries—4 to 5 cts a lb. Continue scarce.

BUTCHER STOCK. Veals—dressed 4 cts. Hogs—dressed 6 to 6 1/2. Live cattle—2 to 2 1/2. Sheep—alive \$1.50 to \$2.00. Spring lambs—\$1.50 to \$2.00.

MILL PRICES. Salem Milling Co. quotes: Flour in wholesale lots \$3.20. Retail \$3.60. Bran \$17 bulk, \$18 sacked. Shorts \$19 and \$20. Chop feed \$19 and \$20.

WHEAT. 54 cents. HAY AND GRAIN. Oats—40 to 45 cents. Hay—baled, new \$8 to \$12; old \$10 to \$14. Wild in bulk, \$6 to \$8. Barley—No demand except for feed. 60 cents.

FARM PRODUCTS. Wool—Best, 10c. Hops—Small sale, 15 to 17c. Eggs—Cash, 22 1/2 cents. Butter—Best dairy, 15 to 20; fancy creamery, 25. Cheese—12 to 15 cts.

Farm smoked meats—Bacon 12 1/2; hams, 13; shoulders, 10. Potatoes—new, \$1. Onions—1 1/2 to 2 cents. Beeswax—34c. Caraway seed, 18c. Anise seed, 25c. Ginseng, \$1.40.

HIDES AND FELTS. Green, 2 cts; dry, 4 cts; sheep pelts, 75 cts to \$1.25. No quotations on furs.

LIVE POULTRY. Chickens—7 to 10 cts; broilers 10 to 12 1/2; ducks, 12 1/2; turkeys, slow sale, choice, 10 cts; geese slow.

PORTLAND QUOTATIONS. Grain, Feed, etc. Flour—Standard, \$3.40; Walla Walla, \$3.40; Graham, \$3.00; superfine, \$2.50 per barrel.

Oats—White, 45c per bushel; grey, 42c; rolled, in bags, \$9.25 to \$9.50; barrels, \$6.50 to \$7.50; cases, \$7.75. Hay—Best, \$15 to \$17 per ton; common, \$10 to \$13.

Wool—valley, 13 to 14c. Millstuffs—Bran, \$17.00; shorts, \$21; ground barley, \$26 to \$28; chop feed, \$18 per ton; whole feed, barley, 80 to 85 cents; middling, \$23 to \$25 per ton; brewing wheat, 90 to 95c per cental; chicken wheat, \$1.22 to \$1.24 per cental.

Hops—15 to 18c. DAIRY PRODUCE. Butter—Oregon fancy creamery, 22 1/2 to 25c; fancy dairy, 17 to 20c; fair to good, 16 to 18c; common, 12c per pound; California, 35 to 44c per roll.

Cheese—Oregon, @ 12 1/2; Eastern twins, 16c; Young Americans, 16c per pound; California, 14c. Eggs—Oregon, 22c per dozen. Poultry—Chickens, old, 85 to 90c; broilers, large, \$2.00 to \$3.00; ducks, old, \$4.50 to \$6.00; young, \$2.50 to \$4.00; geese, \$8.00; turkeys, live, 12c; dressed, 15c, per lb.

SAN FRANCISCO MARKET. Wool: Oregon Eastern choice, 12c to 15c; do inferior, 9c to 11c; do valley, 14c to 16c. Hops—16c to 18c. Potatoes—New Early Rose, 50c to 60c; do 90c to 1.00 per cental.

Onions—75c to 85c per cental for red, and \$1.00 to \$1.20 for silvertails. Barley—Feed, 50c to \$1.10 per cental for good quality and 80c for choice; brewing, 90c to 1.00 per cental. Oats—Milling, \$1.45 to \$1.55; fancy feed, \$1.45 to \$1.55; good to choice, \$1.35 to \$1.45; common to fair, \$1.10 to \$1.25; straw, \$1.30 to \$1.44; black, \$1.10 to \$1.20 per cental.

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